

**WHAT IS CLAIMED IS:**

- 1                   1.     A method for processing a negotiable instrument, the method  
2 comprising:  
3                   entering at least one negotiable instrument identifier into a terminal;  
4                   transmitting the at least one negotiable instrument identifier from the  
5 terminal to a host computer;  
6                   receiving, at the terminal, a sign from the host computer, wherein the  
7 sign indicates an authorization status of the negotiable instrument; and  
8                   automatically printing a mark on a document using a printer in  
9 communication with the terminal, wherein the mark corresponds with the sign so as  
10 to indicate the authorization status of the negotiable instrument.
- 1                   2.     The method of claim 1 wherein the step of automatically  
2 printing a mark on a document comprises automatically printing the sign on the  
3 document.
- 1                   3.     The method of claim 1 wherein the mark indicates that the  
2 negotiable instrument is authorized for encashment.
- 1                   4.     The method of claim 1 wherein the mark indicates that the  
2 negotiable instrument is not authorized for encashment.
- 1                   5.     The method of claim 1 wherein the step of automatically  
2 printing a mark on a document comprises automatically printing the mark on the  
3 negotiable instrument.
- 1                   6.     The method of claim 1 wherein the step of automatically  
2 printing a mark on a document comprises automatically printing an authorization  
3 number on the document.

1                   7.     The method of claim 1 wherein the step of automatically  
2     printing a mark on a document comprises automatically printing a bar code on the  
3     document.

1                   8.     The method of claim 1 wherein the step of entering at least one  
2     negotiable instrument identifier comprises entering a serial number of the negotiable  
3     instrument.

1                   9.     The method of claim 1 wherein the step of entering at least one  
2     negotiable instrument identifier comprises entering an amount of the negotiable  
3     instrument.

1                   10.    The method of claim 1 wherein the negotiable instrument is a  
2     money order.

1                   11.    The method of claim 1 wherein the negotiable instrument is a  
2     gift certificate.

1                   12.    A method for authorizing a negotiable instrument for  
2     encashment, the method comprising:  
3                   entering at least one negotiable instrument identifier into a terminal;  
4                   transmitting the at least one negotiable instrument identifier from the  
5     terminal to a host computer;  
6                   receiving, at the terminal, a sign from the host computer, wherein the  
7     sign indicates an authorization status of the negotiable instrument;  
8                   automatically printing the sign on the negotiable instrument using a  
9     printer in communication with the terminal; and  
10                  automatically printing processing instructions on the negotiable  
11     instrument if the sign indicates that the negotiable instrument is not authorized for  
12     encashment.

1                   13.    A system for processing a negotiable instrument, the system  
2     comprising

3 a terminal for receiving at least one negotiable instrument identifier;  
 4 a host computer in communication with the terminal for receiving the  
 5 at least one identifier from the terminal and for determining an authorization status  
 6 of the negotiable instrument, the host computer further being operative to issue a sign  
 7 to the terminal that is indicative of the authorization status of the negotiable  
 8 instrument; and  
 9 a printing device in communication with the terminal for automatically  
 10 printing a mark on a document, wherein the mark corresponds with the sign so as to  
 11 indicate the authorization status of the negotiable instrument.

1 14. The system of claim 13 wherein the printing device is operative  
 2 to print the sign on the document.

1 15. The system of claim 13 wherein the printing device is operative  
 2 to print the mark on the negotiable instrument.

1 16. The system of claim 13 wherein the terminal further comprises  
 2 an optical reader for reading the at least one negotiable instrument identifier from the  
 3 negotiable instrument.

1 17. The system of claim 13 wherein the terminal further comprises  
 2 a magnetic ink reader for reading the at least one negotiable instrument identifier  
 3 from the negotiable instrument.

1 18. The system of claim 13 wherein the terminal further comprises  
 2 an image scanner for scanning the negotiable instrument so as to obtain the at least  
 3 one negotiable instrument identifier.

1 19. The system of claim 13 wherein the terminal further comprises  
 2 a bar code reader for reading the at least one negotiable instrument identifier from  
 3 the negotiable instrument.

1                   20. A system for authorizing a negotiable instrument for  
2 encashment, the system comprising:  
3                   a terminal for receiving at least one negotiable instrument identifier;  
4                   a host computer in communication with the terminal for receiving the  
5 at least one identifier from the terminal and for determining an authorization status  
6 of the negotiable instrument, the host computer being operative to issue a sign to the  
7 terminal that is indicative of the authorization status of the negotiable instrument, the  
8 host computer further being operative to issue processing instructions to the terminal  
9 if the negotiable instrument is not authorized for encashment; and  
10                  a printing device in communication with the terminal for automatically  
11 printing the sign on the negotiable instrument, the printing device further being  
12 operative to automatically print the processing instructions on the negotiable  
13 instrument if the negotiable instrument is not authorized for encashment.